

**Application number: 09/922489      Art Unit: 3694**

**Applicant: Khai Hee Kwan      Examiner: Susanna M. Diaz**

Title: Method, apparatus and program for pricing, transferring, buying, selling and exercising of financial options for paying educational course fees

In the specification

In the specification at page 23 at line 20, the word “flight” is to be deleted and the  
5      word “course” be added as shown below.

The number of options sold for a particular ~~flight~~ course may be used by the system  
10      as a factor in determining the price to be sold in the future.